

Work from home schemes

The Fresno Police Department has received numerous reports of scams occurring in the city in the past few weeks; Fresno victims are losing thousands of dollars daily. The varieties of scams vary, but many of the scams have similarities: Wiring money, working from home and. re-packaging items. Many of these scams can cause the victim to lose a lot of money, but could land them in jail.

Cashing Checks:

People look on the internet for employment, and most are legitimate but there are fraudulent employers also. The fraudulent ones we see regularly require the employee receive checks and cash them, and then wire the money to the businesses. The checks appear legitimate, and will initially clear because actual bank routing numbers are used. Several days to two weeks later, the banking system will discover the check was fraudulent. Once again, the victim loses the money they wired.

Cashing fraudulent checks is illegal. Some victims who received fraudulent checks and money orders have been arrested. One such victim showed FPD a signed contract with his employer, and all the emails he received while obtaining his job. Our investigation showed he was conned, but he was still booked in jail and had to deal with the legal system until the charges were dropped. This too can be expensive.

Repackaging:

Another common at home job scam is to receive packages, and then ship them to another location. The employer gives a reason as to why items need to be shipped to your location to be re-packaged and sent to another address. Often the shipping address is out of the country, and the employer claims that it will save the company money if it is sent from your home instead of their company. The items shipped to you are purchased using fraudulent credit cards or checks. You send them on to the real criminal. But, you can be arrested for this crime. All evidence points to you as making fraudulent purchases and receiving the shipments to your home. And how do you prove you didn't do this? Even if you finally are able to prove you are a victim, you may have legal expenses.

The secondary issue with fraudulent employment is that victims are often re-victimized. They provide their social security number to their employer so the employer can provide tax information to the IRS. Later these victims become Identity Theft victims when their social security number is used by suspects in obtaining a job in their name, and opening up fraudulent credit accounts.

Signs that could indicate you are being scammed:

- You are asked to wire money to anyone for any reason!
- When the deal appears too good to be true!

- When you receive a check and are requested to wire monies back to the sender!

Wiring money is a great way to legitimately send money in a different city. However, wiring money can be an unsafe transaction if someone asks you to wire them money. When you wire money, as soon as the recipient picks up the money, it is gone and you have no recourse. No one can help you retrieve your money. Your bank or credit unit will not reimburse you because you voluntarily chose to wire the money. Most of the time, law enforcement cannot help you, because the money is wired out of the United States. Your only hope is that you discover the fraud before the money is picked up. In that case, the wire service must recall the wire transfer so time is of the essence.

The Fresno Police Department is advising the public to be aware of the proliferation of wire scams. Do not wire money unless you know the person, and are sure they are legitimate. Don't hesitate to ask your Financial Institution, Western Union, Money Gram or any other legitimate wire service. They do not want you to be a victim of a scam either. You may also contact the Fresno Police Department Fraud line at 621-6335.

If you have been a victim of a wire scam, it is important to report the offense. Sometimes the offenses do occur within the United States and the case may be investigated. Federal Agencies have also established relationships with some foreign countries to investigate the offenses. Therefore, it's important to report the incident to your local agency and the Federal Trade Commission. For Fresno residents, you can report your crime online at www.fresno.gov/reportcrime.

The Federal Trade Commission works for the consumer to prevent fraudulent, deceptive and unfair business practices in the marketplace and provide information to help consumers spot, stop and avoid them. To file an online complaint or to get free information on consumer issues, visit www.ftc.gov or call toll-free 1-877-FTC-HELP. To report fraudulent or online transactions with foreign companies use www.econsumer.gov. When the Internet is used to commit the crime, the crime should also be reported to the FBI at www.ic3.gov.